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Volume 11, Number 42

Serving The Greater Metropolitan Newark Area Since 1983

July 26-August 1, 1995

INSIDE

NJ gets \$27 million to help homeless

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A message to black youth from Dr. Manning Marable

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CEOs to continue affirmative action programs

page 8

In-depth review to be made of Newark Board of Ed's books

NEWARK—Top Newark school officials who were recently fired as a result of the state takeover, will receive severance pay for up to 60 days, regardless of the terms of their contracts. However, State officials have reported that all bills submitted for payment to the state-operated Newark school district—including those from the former school board's lawyers—are being carefully reviewed by the new superintendent Beverly Hall as of Monday, July 17.

According to Deputy Attorney General Kelly Ann Fields, the new superintendent will be looking at all incoming bills incurred by the ousted school board to determine whether they should be paid.

"In terms of the state paying outstanding bills, the state superintendent is essentially performing the role of the board and executive administrators," Fields said. "All obligations of the former board would have to be reviewed by the state superintendent," she continued.

Fields further stated that payment of the bills from the board's lawyers, Raymond M. Brown and Alan Dexter

See IN-DEPTH REVIEW/page 10

Plainfield school negotiations reach tentative agreement

PLAINFIELD—Negotiators for the Plainfield Board of Education and the Plainfield Education Association (PEA) have reported that they have reached a tentative agreement on a new three-year contract for teachers and support staff. The agreement was reached on June 26, four days before the existing three-year contract ran out.

According to Thomas Falocco president of the PEA, "Features of the new agreement include joint efforts that will lead to school reform and improved health benefits at lower cost that will encourage more employees to use Mulhennberg Hospital."

Resolutions were reached on issues such as lunch time for elementary school teachers, guaranteed preparation periods for teachers, flexible hours and reimbursement for professional growth for staff members. Also included in the agreement were undisclosed salary increases for the 830 members of the PEA and arrangements to develop new salary guidelines.

"We have established the foundation for sharing responsibility for improving the school system," said Dr. Larry Leventer, superintendent of schools. "Student performance, aging school buildings, state monitoring and professional development of our staff are issues that must be addressed if school reform is to be

See TENTATIVE AGREEMENT/page 10

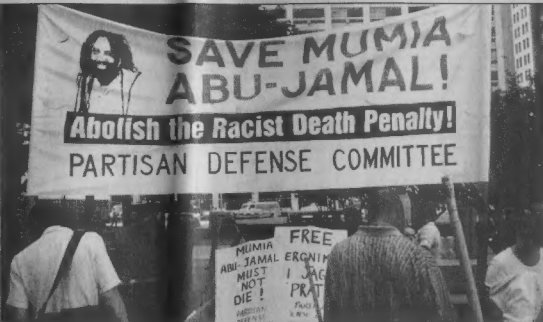
WORLD-WIDE SUPPORT FOR ABU-JAMAL

by Michael Burton

PHILADELPHIA—Hundreds of people turned out in Philadelphia on Wednesday, July 12, to support Mumia Abu-Jamal, who was in court for the first time in several years. Abu-Jamal, who has been sentenced to be executed by lethal injection in August, was in court to petition for a stay of execution and a writ of recusal for Judge Albert Sabo, which requests that he excuse himself from overseeing the proceedings.

The motion to recuse was denied by Judge Sabo and the motion for a stay of execution was taken under advisement and heard again on Friday July 14, and again on July 18.

The crowd, which swelled to over a thousand people, was multi-racial and international. Delegations from England, Haiti, Brazil and ten countries in Africa, joined Americans from across the United States in protest against what many called a "travesty



Supporters displayed banners like this one at the Philadelphia Court House on Tuesday, July 19 for Mumia Abu-Jamal.

Photo by Kamau Khalfani

of justice." Protesters held banners and signs as supporters of Abu-Jamal addressed the crowd. Police presence was tight and in some cases outwardly hostile, but a festive, peaceful, and powerful atmosphere prevailed throughout the day.

In the courtroom, Judge Albert Sabo refused to remove himself from the proceedings. Abu-Jamal's defense team had argued that Sabo should recuse himself due to his poor performance in the first trial in 1981 and his bias and prejudice towards Abu-Jamal, because of his (Judge Sabo) membership in the Fraternal Order of Police. In the question of a stay of execution, Judge Sabo "took the matter under advisement" and adjourned the case until Friday, July 14.

On Friday, a crowd of supporters returned, not as momentous as they were on Wednesday, but substantial enough to require several hundred

See WORLD-WIDE SUPPORT/page 10

Controversy surrounds housing ordinance

by Sherry Burns

PLAINFIELD—It must have seemed like a never-ending evening for council members who sat quietly for nearly three hours listening to disgusted and annoyed citizens bash a housing ordinance aimed at improving the housing quality in Plainfield which was up for vote.

It was a good thing the Plainfield High School auditorium had air conditioning because things sure got "hot" at a recent city council meeting as a crowd of angry and concerned Plainfield residents stood in line waiting

voice their opinions about a Certificate of Compliance Ordinance (CCO), which would require inspection of homes to be made prior to selling or transferring property.

"The reason we want to pass this ordinance is because we believe it will put an end to the continuing decline in Plainfield's housing values," said Mayor Mark Fury. "Housing is the number one asset in Plainfield and we have experienced a steady decline in value over the last fifteen years."

Unfortunately the mayor's speech didn't "fly" with the hundreds of citizens who bashed the ordinance be-

lieving it a "substitute for raising taxes" and an "attempt by the city council to jam it down the throats of the good citizens of Plainfield." One upset citizen stated best the major concerns of the crowd when he said, "Slum-lords, don't sell!" or in other words, what about those landlords who aren't selling their homes, but don't keep their property up to standard?

"Where was the council when these other people cut and ran and left that junk for us to buy? Now we are held accountable to fix this up before we can sell. That's not right," said

Leroy Washington.

Another citizen said property owners had a difficult time because they were in competition with drug sales, prostitution, and public vandals.

"These are the real issues that are facing the housing stock in Plainfield. If you can do something active to eradicate the disease that is swelling our communities then we can improve the housing stock. If we're going to improve the housing stock then we are going to have to improve the fiber of the community so people will be attracted to Plainfield," she

added.

The heart stopper for many was when one outraged woman marched to the podium and said, "The mayor told me in his office that this ordinance is going to pass whether we want it or not... I urge you to put this ordinance up for referendum and let the people vote on it," she demanded of the city council.

At one point in the meeting, one citizen, Steven Scott, became annoyed with the city council after being told that three questions he had asked would not be responded to immediately.

See CONTROVERSY/page 3

Transportation officers back President Clinton

WASHINGTON, DC—The Conference of Minority Transportation Officials (COMTO) is commending President Clinton's continued support of affirmative action programs in the United States.

Deborah Price, president and chairman of the Conference and two colleagues, Juan M. Torres and Lynn L. Claytor addressed the White House Press corps immediately after President Clinton announced his administration's new affirmative action policy. The three were part of 150 people who received personal invitations to attend the President's speech at the National Archives.

A white female, a Latino and an African American, the three represented the ethnic and gender-based

groups targeted by affirmative action programs.

Price said, "We are pleased that President Clinton has placed principle over politics and refused to accept the false argument that it is no longer necessary to fight for equal opportunity and against discrimination."

COMTO represents thousands of licensed engineers, businessmen and women from various metropolitan communities in the U.S. with proven track records of achievement as well as public sector officials with full credentials. Yet, women and minorities, still face overt and covert discrimination in the contracting and employment marketplace.

"We believe the opponents of

affirmative action have attempted to shake scapegoats of minorities and women by characterizing them as unqualified applicants seeking a hand-out. What we are really seeking is a level playing field free from the effects of discrimination. The President's speech offers the hope of making this goal a reality," stated Price.

The group has also reported that it supports many of the reforms suggested in the President's affirmative action review. Several of the reforms would crack down on so-called "front" and "pass through" minority business firms. We also agree with his "crack-down" on the hiding of assets. These are the specific types of abuses which continue to under-

mine the credibility of minority efforts in federal contracting.

She continued, "We have no immediate objection to the 'distressed communities' criteria to be developed by Vice President Gore whereby some white-owned businesses in certain "economically disadvantaged" neighborhoods would be allowed to participate in economic development oriented programs. However, we strongly urge great care in the design and implementation of any such programs to be sure they truly offer opportunity to those businesses who are typically locked out. "We do have some concern over the possible changes in graduation requirements for 8(a) programs. We want to study this further and speak

directly to our members in detail before we endorse any proposal to "graduate a business. We are worried that a premature "graduation" could prove fatal to some firms who have just recently experienced success."

"However, COMTO praises the President and strongly endorses the broad thrust of his efforts. We also applaud his courage in standing up to those who would turn the clock back on civil rights and equal opportunity. Instead of joining those who preach the propaganda of distortion where victims of discrimination are made to appear to be discriminators, President Clinton has told the nation the

See PRESIDENT CLINTON/page 10



United Jersey Bank celebrates grand opening in Newark

NEWARK—Cutting the ribbon to mark the grand opening of United Jersey Bank's newest office, at 186-204 West Market Street in Newark, from left to right are: Kenneth Wang, managing agent, University Shopping Plaza; Anthony Allora, executive vice president-Mortgage Division, United Jersey Bank; Robert Wipfler, branch manager-Newark, United Jersey Bank; Cecil H. Sanders, Jr., president, C.H. Sanders Construction; Councilman George Brown, Central Ward; Thomas D'Angelo, senior vice president and regional manager, United Jersey Bank; Sy Henderson, vice president and manager-Minority Lending, United Jersey Bank. Photo by Bill Mitchell.

Affirmative action: good for America

WASHINGTON, DC—In an impassioned speech reminiscent of Lyndon Johnson's famous 1965 affirmative action address at Howard University, President Clinton sought to rally support and fight for his, and Congress must grant approval. Furthermore, the Civil Rights Division of the Justice Department, the Office of Federal Contract Compliance at Labor (OFCC) and the Equal Employment Opportunity Commission (EEOC) must be more visible and active in the future. The government must take the findings and recommendations of the U.S. Civil Rights Commission more seriously. Only time will tell if this will happen. In the meantime, we will watch and pray!

Continued action and prayer are especially needed in light of the hard facts which reveal persistent race and sex discrimination: the unemployment rate for blacks remains about twice that of whites; women still make only 72 percent as much as men, and the average income for a Latina woman with a college degree is less than that of a white male with only a high school diploma.

The Glass Ceiling Report found

must apply to the executive branch.

"Strict enforcement" will necessitate more money and more personnel. In a debate over 1996 budget priorities, the President will have to propose and fight for this, and Congress must grant approval. Furthermore, the Civil Rights Division of the Justice Department, the Office of Federal Contract Compliance at Labor (OFCC) and the Equal Employment Opportunity Commission (EEOC) must be more visible and active in the future. The government must take the findings and recommendations of the U.S. Civil Rights Commission more seriously. Only time will tell if this will happen. In the meantime, we will watch and pray!

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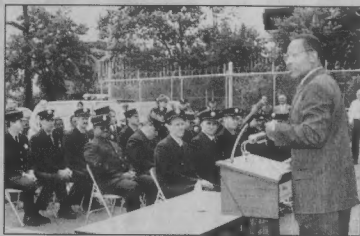
that women in the nation's largest companies hold less than 5 percent of senior management posts, and the number is even lower for blacks, Latinos and Asians, who hold less than 1 percent each of these positions. Hate crimes and violence are still ugly realities in many American lives, and in 1994 the federal government received more than 90,000 complaints of employment discrimination based on race, ethnicity and gender.

When New Gingrich, Bob Dole, Phil Gramm, Pete Wilson and others try to eliminate affirmative action as a remedy for such discrimination, they often take Dr. King's quote about "judging people by the content of their character, not the color of their skin" out of context. Dr. King actually said that, "He looked forward to the day" when that would be the case. The President's review, and the conclusions he reached, indicate that such a day has not yet arrived.

Therefore, the President must continue beyond his speech and educate Americans on this issue. A step in that direction would be to call a "White House Conference on an Even Affirmative Action/page 10

PEOPLE

Newark holds police and fire promotions



NEWARK—Newark Mayor Sharpe James addresses members of the Newark Police and Fire Departments at recent promotion ceremonies for members of both departments. Seven Police sergeants were promoted to the rank of lieutenant and 14 police officers were promoted to sergeant. The new police lieutenants are: Samuel Ciccone, Alonzo Evans, Raymond Golden, John Jorgensen, Milton Medina, John Rotonda, and Robert Schweitzer. Officers promoted to sergeants were: Irving Bradley, Jr., Ronald Kinder, Victor Cugliari, Alan Muscarella, Umar Abdul-Hakeem, Derek Glenn, Jon Shane, David Letts, James Stewart, Gregg Quackenbush, Steven Yablonsky, William Whitley, Paul Casale, and Jerome Crawford.

COMMUNITY CALENDAR

WEDNESDAY, JULY 26
PLAINFIELD—English as Second Language workshop at Plainfield Public Library at 6 p.m. For more info call 908-757-1111.

EAST ORANGE—Systas 4 Systas AIDS, Living with this killer disease program at East Orange High School at 4:15 p.m. For more info call 201-673-2193.

HACKENSACK—Open House at Bergen Technical Schools at 10 a.m. For more info call 201-343-6500.

THRU JULY 26
NEWARK—Newark Black Film Festival at the Newark Museum. For more info call 201-596-6550.

THRU JULY 28
WAYNE—"Jazz It Up!" series at William Paterson College. For more info call 201-595-2371.

FRIDAY, JULY 28
NEWARK—Family Theater with Charlotte Black Alston presenting *From the Heart of My People* in the African oral tradition at the Newark Museum at 1:30 p.m. For more info call 201-596-6550.

JULY 28 - 30
ENGLEWOOD—Black doll show, sale and (doll making) workshop featuring Rhonda Stewart at the Radisson Hotel. For more info call 201-586-4709.

THRU JULY 29
WAYNE—"Summer Jazz Improvisation Workshop" at William Paterson College for high school and college students. For more info call 201-595-2436.

SATURDAY, JULY 29
LAWRENCEVILLE—Art Festival at Rider University from 11 a.m. to 6 p.m. For more info call 1-800-590-ARTS.

SUNDAY, JULY 30
PLAINFIELD—Second Annual Afternoon in the Park at Park/Madison Park from 3 to 6 p.m.

VCR ALERT—Before You Can Say Jackie Robinson, one hour documentary about baseball legends in the Negro Leagues, airs on Channel 13 at 6 p.m.

NOW THRU JULY 30
NEW YORK—"New York Saved: Thirty Years of Landmarks Preservation" exhibit at The Museum of the City of New York. For more info call 212-534-1672.

TUESDAY, AUGUST 1
PLAINFIELD—National Night Out Against Crime at Park/Madison Park at 7 p.m.

THURSDAY, AUGUST 3
NEWARK—Walking Robot Competition for 7th to 10th graders at NJIT. For more info call Stacy Hersh at 201-596-3434.



On Monday, June 28 Amalgamated Publishers, Inc. (API) executives (l-r) Michael House API president, Ernest Pitt, chairman, met with Robert Bogle former NNPA president; Richard Martin V.P. of public relations, at AT&T; Dorothy Leavelle, president elect NNPA and Marvin R. Wamble, national public relations director of AT&T to present AT&T with a special recognition award for its advertising campaign last year.

East Orange residents receive MCH service award



EAST ORANGE—Denster Wilson (above) and Philbert McLennon (below) both of East Orange, were honored recently for their dedicated service to the Montclair Community Hospital (MCH), during the hospital's annual Service Awards ceremony. Wilson is a 10-year employee and McLennon a 15-year employee. Wilson works in the hospital's purchasing department, and McLennon works in the housekeeping. Both men were presented with service award pins, and certificates for a dinner for two at The Bailey in Montclair.



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* 24 Hour Department of Labor Service
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* 24 Hour Department of State Service
* 24 Hour Department of Treasury Service
* 24 Hour Department of Veterans Affairs Service
* 24 Hour Department of Housing and Urban Development Service
* 24 Hour Department of Education Service
* 24 Hour Department of Labor Service
* 24 Hour Department of Justice Service
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NATION

National News
at a glanceCALIFORNIA
GOVERNOR
THREATENS ARREST
OF JESSE JACKSON

California Governor Pete Wilson last week threatened to arrest national black political leader Jesse Jackson. The threat came shortly after Jackson announced plans to march on a meeting of the University of California Board of Regents, which was considering plans to end the school's affirmative action programs. Jackson says the programs have been beneficial to blacks and other minorities. Wilson says the programs discriminate against whites and place racial considerations above those of merit. Wilson is also a Republican presidential candidate and the Republican Party has launched an unrelenting campaign against affirmative action programs throughout the nation. Last June, Wilson signed an executive order undoing nearly 100 of California's affirmative action programs. The programs grew out of the civil rights movement and were designed to give special preference to blacks, other minorities and women when it came to jobs, scholarships and government contracts in order to make up for past discrimination.

—SACRAMENTO, CA

PARKS SAUSAGE MAY
SHUT DOWN

Baltimore-based Parks Sausage, one of the country's oldest black-owned manufacturers, has turned to the state of Maryland for \$8 million the company says it needs to remain open. Formed in 1951 by the now-deceased Henry Parks, Parks Sausage has been a member of the Black Enterprise Top 100 Black-owned Businesses for decades, but fell from 71st to 85th in its 1995 listing. In 1989, it became the first black-owned company to go public. Its best year was 1990 when profits exceeded \$1 million on \$28 million in sales. In 1990, Parks was supplying sausage to Pizza Hut Inc. and Domino's Inc. Parks employs 220 workers. The company reports Parks Sausages are being sold in about 4,000 supermarkets, down from its all-time high of 12,000 stores. In 1994 it lost \$1 million on sales of \$20 million.

—BALTIMORE, MD

NAACP IS "A
MISGUIDED GROUP,"
SAYS ARMEY

House Majority Leader Richard Arme (R-Tex.) recently told Black Entertainment Television's *Lead Story* roundtable that the NAACP was "a misguided special interest organization." The remark from the number two Republican in the House came after he was asked about his votes against civil rights legislation and about a rating by the NAACP that showed he supported civil rights causes only about 10 percent of the time. Arme said, "I would not have my record on civil rights and human decency documented by an organization that I myself consider to be a misguided special interest organization." At the same time, in its 1995 convention in Minneapolis, the NAACP released reports alleging that its former chairman, Dr. William Gibson, has \$11,930 in unexplained expenditures from his tenure. Former executive directors Ben Chavis and Ben Hooks also showed unjustified personal expenses paid for by the NAACP. Hooks had \$5,000, and Chavis \$22,749.

—WASHINGTON, DC

REPUBLICAN FUND
RAISING CAMPAIGN
APPEARS RACIST

The Republican Party has launched a new fund raising campaign which has ignited charges of racism. The campaign targets 28 liberal Democrats for defeat in next year's elections. But among those the Republicans want driven from Congress are 22 blacks. The rest are women, Hispanics or Jews. National Democratic Party Chairman Don Fowler charged that Republicans have not changed because "when it comes down to it, they always play the race card."

—WASHINGTON, DC

New Jersey gets \$27 million grant for homeless

WASHINGTON, DC—Senator Bill Bradley (D-NJ) announced that the U.S. Department of Housing and Urban Development (HUD) has released almost \$27 million in federal funds to help provide housing and supportive services for New Jersey's homeless population.

"Employment and living standards have been declining steadily in New Jersey's urban areas for ten years," Bradley said. "To compound the problem, the affordable housing supply has dwindled to a crisis level in many parts of the state," Bradley noted.

"These grants are crucial because they will allow communities to work to prevent homelessness while at the same time addressing the problems faced by those in need," he said.

The grants fall into three categories: The Shelter Plus Care program provides rental assistance and supportive services for the disabled homeless; Section 8 Moderate Rehabilitation SRO program which provides rental assistance for homeless individuals in single-room occupancy units; and Supportive Housing program helps homeless providers acquire, build, renovate and operate facilities serving homeless families and

individuals. The grants are geared towards helping the homeless achieve independent living.

Grants were awarded as follows: Monmouth County: \$189,360; Shelter Plus Care (NJ Dept of Community Affairs)

Monmouth County: \$755,776; Supportive Housing (The Woman's Center of Monmouth Co. Inc.)

Pateron: \$7,494,480; Shelter Plus

Care (Mayor of Paterson) Newark: \$3,030,000; Section 8 Moderate Rehab. (Douglass-Harrison Housing Corporation)

Jersey City: \$2,587,200; Section 8 Moderate Rehab. (NJ Dept of Community Affairs)

Jersey City: \$3,428,040; Section 8 Moderate Rehab. (NJ Dept of Community Affairs)

Passaic: \$3,707,880; Section 8

Moderate Rehab. (YMCA of Passaic-Clifton)

Hudson County: \$602,546; Supportive Housing (Communities of Faith For Housing, Inc)

Bergen County: \$657,849; Supportive Housing (Bergen Co. Community Action Program)

Bergen County: \$556,151; Supportive Housing (Alliance Against

Homelessness of Bergen Co. Inc)

Wayne Township: \$818,239; Supportive Housing (Collaborative Support Programs of NJ)

Union County: \$547,882; Supportive Housing (Union Co. Dept of Human Services)

Camden: \$2,323,707; Supportive Housing (Volunteers of American Delaware Valley, Inc.)

Controversy surrounds

Continued from page 1

"Just how these grants are crucial because they will allow communities to work to prevent homelessness while at the same time addressing the problems faced by those in need," he said.

"It seems a rather straightforward and simple question to me. I don't quite understand why it requires council to answer it," said Scott. "To permit more time for other speakers," Scott was told.

"I haven't heard the buzzer go off from my two minutes yet. Did any body hear the buzzer go off?" asked Scott as he turned to the audience. "No!" shouted the audience in unison. One woman shouted, "Answer

the question!"

"Just go ahead and speak. Any questions will be answered later for you this evening," City Council President Helen Miller responded. "But why does it take council to answer simple questions?" Scott asked again. After several hours of this the buzzer finally sounded and Miller mumbled, "Let him go," Miller mumbled to one of her fellow council members.

But not everyone came to bash the ordinance. Backing the mayor and the city council was Bill Hetfield, a local realtor, who says the compliance is the enforcement tool that is

needed. According to Hetfield, in Plainfield, there are 3,000 outstanding property maintenance code violations of which 40 to 60 percent of code violators do not show up to court, 300 vacant boarded up houses and 1,000 illegal uses of homes in the city of Plainfield.

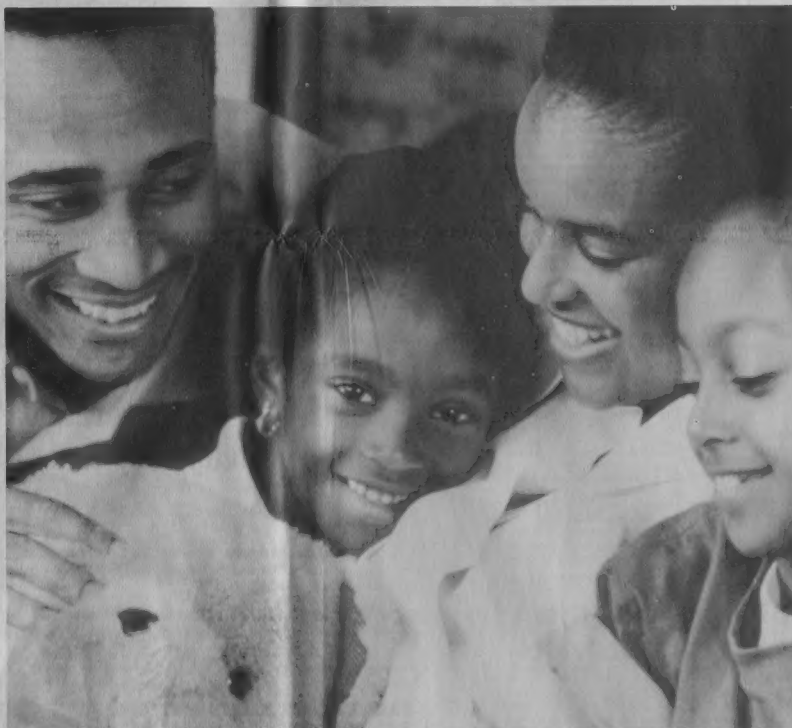
Under the CO, which was passed, inspectors would ensure there was no illegal occupancy over occupancy, exterior maintenance, i.e., defective porches, steps, roof, etc., defective plumbing/electric, defective heating systems, sewer breaks in ceilings, floors walls, lack of smoke de-

fectors, and broken windows.

Inspection fees are as follows: \$50 for sale of property and rentals and \$25 subsequent rental within the same unit. The ordinance provides for the sale of "as-is" property provided property is not occupied before it is brought into compliance. Fines and penalties only result when a property is sold or transferred without a certificate or property is occupied prior to being issued a certificate. The fines may be up to \$1,000 a day.

Another supporter, Wayne Douglass, says although he has made

See CONTROVERSY/page 10

Some Meetings Are
Just Too Important To Miss.

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EDITORIAL

President's Stand on Affirmative Action Shows Courage

Republican Congressmen, mayors, and governors have used affirmative action to create a wedge issue in America. They seem to think by attacking blacks and affirmative action, it will create a ground swell of support among angry white males.

It has created angry people in many different sectors including black men, black women, black college students, black business people—blacks who wished they had made good on the forty acres and a mule but who settled for the crumbs of affirmative action.

It is no question that anyone looking at the historical patterns of preference for white males in this country, and how they have affected blacks especially, understand President Bill Clinton when he pronounced that affirmative action has been good for America and there is still a need for it. There is no question in the minds of CEOs of major corporations like GPU in New Jersey who are voicing the same opinion.

President Clinton sent a clear message that black America can respect. We commend the President and believe that his message will create a more reasoned dialogue on the need to strengthen affirmative action programs.

THE PASTOR'S WORD

Get on with the business of educating our children

by Rev. Reginald Jackson

Last week the State Department of Education finally took control of the Newark Public School System. It has appointed as the state superintendent, Dr. Beverly K. T. Jackson, a noted educator and deputy schools chancellor in New York City, the nation's largest public school system. Over the next several months a state-appointed advisory board will be assembled to help the state-appointed superintendent and staff give leadership to the district.

Now that the state has taken over the Newark public schools, it is imperative that every segment of the larger Newark community rally behind Dr. Hall and make this takeover work. Forget the arguments about home rule, voters rights being violated, foreigners invading the city and allegations of racism. The most important issue now is the education of our children. All these other issues are secondary. Unfortunately the state had to take over the Newark schools because these secondary issues became more important than our children.

The struggle over the takeover of the Newark public schools also revealed some painful and disappointing realities about our larger community leadership and our priorities. Most of that leadership put almost 20 years of the status quo ahead of the quality education of our children. They would much rather continue mismanagement, unequalled patronage, cronyism, deplorable facilities, political bossism and probable criminal activity rather than provide our children with a quality education.

All of Newark's elected leadership, with the exception of Councilman and Senator Ronald Rice have sought to maintain the status quo. Much to his credit, he put children first. The rest exercised political expediency. For some of them the school system was an ideal place to put political friends and family members. Some of them hypocritically blame Newark's problems on school funding, when Newark spends above the

state average per student and when some of them are the same ones who supported the 1990 repeal of the Quality Education Act, which cost Newark schools millions of dollars.

The state NAACP opposed the takeover and said there was a pattern, nation-wide, of taking over minority school districts and said there was no evidence of improvement in Jersey City and Paterson, also being run by the state. Make no doubt, the NAACP was genuine in its opposition, but I also believe that its posture betrays its purpose.

How peculiar, the National Association for the Advancement of Colored People defending leadership which has thwarted the advancement and future of black children. No call for a change of leadership, or resignation of leadership, but support of the status quo. Sometimes the advancement of people of color requires us to oppose people of color who prohibit our advancement.

An organization of which we are members, the Newark-North Jersey Committee of Black Churchmen, refused to take a position. It claimed, "to be on the side of the children." A most ambiguous statement. When pushed to come out in support of the state takeover, our leadership said, "We will be criticized if we do that." Isn't it strange that this organization of "prophets" who are to be "watchmen" for the people and who admonish people to stand up for the right, to be courageous and who represent moral leadership would be afraid of criticism for taking a stand. Then after the state take over comes running wanting the state to consult with us. It does not bode well for any city when its moral leadership is afraid to take a stand for fear of criticism.

Yet, the Urban League of Essex County should be commended for taking a stand against the status quo and for the interest of our children. They rightly decided the most important issue was not home rule, not the jobs of administrators, not the mem-

See EDUCATING/page 10

Get involved in the race for your service

Dear Editor:

Right now, Congress is considering telecommunications legislation that could have a dramatic effect on consumers everywhere. In both the U.S. Senate and the House of Representatives, bills have been proposed that could open the door to competition for local phone service.

Why should you care? Competition could be introduced in the local phone service market? Simply because you, as a consumer, always, always, get a better deal when you can choose from suppliers competing for your business—rather than having no choice but to deal with one monopoly provider.

In the long distance business, competition has proven to be a dazzling success. In the 11 years since my company started to really compete for your business, the industry's prices have dropped 66 percent, new technology has been deployed at an unprecedented rate, and customers now choose from an

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by Connie Woodruff

It's a rarity. But once in a while politicians and the politically connected gather for the express purpose of pure enjoyment.

At such times the rich and famous and powerful forget status, titles and everything else that keeps them at the top of the heap and in the public eye.

A recent balmy Sunday afternoon was one of those rare times when National Baseball League president Leonard "Lenny" Coleman and his wife, Garcelle, president of Prudential Foundation, hosted a belated wedding reception for Herb and Charlotte (Smith) Tate, Jr. of West Orange.

The weather was perfect, the setting romantic and the view from the sprawling lawn from the edge of a ravine to the bay beyond the tree tops

dotted the hillside picturesque.

The Tates surprised many of their friends when they eloped to Las Vegas where they exchanged vows in March. The groom is president of the state Board of Public Utilities; his bride, an assistant prosecutor for Essex County.

Given their high visibility in political and professional circles it is no wonder the guest list read like Who's Who in public affairs nationally and locally.

The reception was held during a week when people were heatedly discussing a magazine article naming the 25 most powerful people in New Jersey. At least a half dozen of the "25" were sipping champagne, nibbling caviar and toasting the radiant bride and handsome groom.

Republican insiders like Hazel Gluck and Carl Golden exchanged small talk with Democratic power

brokers Ted Wells, an advisor to U.S. Senator Bill Bradley, and former Essex County Democratic chairman Ray Durkin and his wife, Joanne, a county tax commissioner.

Then there were "neutrals" like Education Commissioner Leo Klagholz and his wife, NJN TV reporter, Sandy King; Victoria Foundation's executive director Annette Strickland and her college-bound daughter, Amelia Foundation president, Barbara Bell; and Judge Claude Coleman, Atty. Louis Greenleaf and his mother, Pansy; David Byrd of the governor's staff and wife Jackie, chief of staff at the BPU. And members of the governor's, BPU and Essex Prosecutor's.

Certainly not the least happiest of the guests was the bride's father, retired Judge Charles Smith who shared a law office in Newark with the groom's father, the late Juvenile

Family Court Judge Herbert H. Tate, Sr.

And Tate's well known 93-year-old grandmother, Mrs. Hortense Tate, the Grand Dame of Montclair society and Republican politics.

Reports are that as usual Newark mayor Sharpe James welcomed 'em in England where he attended a reunion of the Newarkers of the world.

While he was en route home, his aide Calvin West and wife, Audrey flew out for a week's stay and shopping spree in Paris.

Since there is no love lost between Mayor James and East Orange mayor Cardell Cooper, we wonder how they will endure the strain of being nice to each other when both are members of an official state visit to South Africa in a couple of weeks?

ALONG THE COLOR LINE

A message to black youth

Dr. Manning Marable

The black revolutionary writer Frantz Fanon once asserted that each generation, out of relative obscurity, must discover its own destiny. Then it has a choice: it may fulfill that destiny, or betray it.

How can today's rising generation of African-American young people come to terms with their own destiny? What is the meaning of the challenges and opportunities which history has thrust upon them? What kind of ethics or moral anchor are required for group empowerment and collective advancement?

As a historian of black America, I know that the question of values and ethics is inextricably connected with memory and collective experience.

What we can know about ourselves and how we define our own aspirations is informed by what we believe

has been the meaning of our historical and contemporary experience. What we believe we can accomplish as individuals is often prefigured by the dimensions of community, by our sense of connection and responsibility to others, and by the values which inform how we treat others and expect to be treated in return.

As the years progress, what is young women and men will discover that the most lasting and rewarding educational experiences come not from specific information provided in classroom lectures or assigned textbooks, but from the values obtained in the active engagement in meaningful issues. We achieve for ourselves, only as we appreciate the problems and concerns of others, and only as we see our own lives as part of a much greater social purpose.

My philosophy as a discipline tells

us about the search for meaning—why we are here, and what is the point of our existence? At this point in their lives, African-American young people must ask hard questions of themselves. What are the problems and pains, the struggle and challenges of my world, however that world is defined from the black in one's neighborhood, to the global village of the world? How can my skills, my intellectual gifts, my knowledge and training, be of some service to others in that community? How can my voice speak for those who are denied a voice in our society—whether by poverty or disease, hunger or homelessness, by race, gender, sexual orientation or physical ability? We find real meaning in the work we perform, when our efforts empower others, as they generate new human possibilities and new visions for those who do not have the opportunities we

take for granted.

The Quakers have an expression: "those who would fight against social injustice, those who take a stand for human freedom and equality, must speak truth to power." So I would urge African-American young people, no matter what education they may attain, or vocation they pursue, or social, religious and political affiliations they may have, to "speak truth to power."

If you go forward to law school or professional school, acquiring skills of advocacy and technical information, speak truth to power by applying those credentials to a fearless examination of inequality and social injustice. If you become a teacher, teach in a manner which will empower your students to recognize oppression and racism, to liberate themselves from bigotry and inequality.

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YOUTH BEAT

Urban League NULITES honors students

KIDS CALENDAR

DAY CAMPS:

CRANFORD—Eight Summer Sports Camp for youth 8 to 15 sponsored by the Union County College and Union County Division of Parks and Rec. For more info call 908-709-7602.

EDISON—Summer Camp for Young Athletes at Middlesex County College. For more info call 908-906-2556.

ATTENTION:

RAHWAY—Ulrich Memorial Pool in Rahway River Park is open every day. For more info call 908-381-4045.

ATTENTION:

PATERSON—Summer Vacation Reading Club at the Paterson Free Public Library thru August 24. For more info call 201-357-3000.

WEDNESDAY, JULY 26

NEWARK—And The Crowns Shall Lead for youth 12 and up at the Newark Museum. Show time is 1 p.m. For more info call 201-596-6550.

THURSDAY, JULY 27

PLAINFIELD—The Corporate World Reality VBS. Youth seminar for youthful entrepreneurs at United National Bank from 4 to 5:30 p.m. For more info call 908-756-5000, ext. 2366.

MOUNTAINSIDE—Down to Earth Assembly at Tralisse Nature & Science Center at 11 a.m. For more info call 908-785-3670.

PLAINFIELD—Children's Film Program at the Plainfield Public Library at 2 p.m. For more info call 908-757-1111.

FRIDAY, JULY 28

PLAINFIELD—Story and Craft program for Pre-K and Kindergarten at the Plainfield Public Library at 11 a.m. For more info call 908-757-1111.

SATURDAY, JULY 29

PLAINFIELD—Storytime with Ms. Alexander at the Plainfield Public Library at 11 a.m. For more info call 908-757-1111.

MONDAY, JULY 31

NEW YORK—Born to shop creative arts workshop at The Children's Museum. For more info call 212-941-9186.

MONDAY, JULY 31

PLAINFIELD—Story and Craft program for Pre-K and Kindergarten at the Plainfield Public Library at 11 a.m. For more info call 908-757-1111.

JULY 31 THRU AUGUST 10

CRANFORD—NewsCamp '95 a two-week program designed to strengthen writing skills through journalism techniques for youth grades 6-12 at Union County College. For more info call 908-709-7501.

WEDNESDAY, AUGUST 2

METUCHEN—Alice in Wonderland at the Forum Theatre at 10 a.m. For more info call 908-548-0582.

MOUNTAINSIDE—The comedy magic of Joseph Keppel at Tralisse Nature & Science Center at 1:30 p.m. For more info call 908-785-3670.

THURSDAY, AUGUST 3

NEW YORK—Just For Kicks. Marie Brooks' Pan Caribbean Dance at Lincoln Center's Fountain Plaza at 10:30 a.m.

THRU AUGUST 8

PLAINFIELD—The Muppet Band performances every Tuesday at Library Park, on College Place at 7:30 p.m.

WEDNESDAY, AUGUST 9

METUCHEN—Sleeping Beauty at the Forum Theatre at 4 p.m. For more info call 908-548-0582.

SATURDAY, AUGUST 12

NEW YORK—African Dancing with Reginald Yates at Lincoln Center's South Plaza at 4 p.m.

NEW YORK—Puppets, Stories and Juggling. "Storytelling" and "The Story of The Blues" activities at Lincoln Center's North Plaza from 2 to 5 p.m.

NEWARK—The following is a list of youths who received awards for their extraordinary participation in the Urban Leagues' NULITES (National Urban League Incentives To Excel & Succeed) youth leadership program:

Leadership Skills Award
(President of the NULITES)
Shakena Appiah, Newark, 17, East Orange High School.

Citizenship Award
Mohammed Camara, Newark, 14.

Newark student wins NJIT architectural award



Pitakwong of Newark, is presented with the School of Architecture Excellence in Design Award for his work in the first-year studio class during the New Jersey Institute of Technology 1995 School of Architecture Awards Ceremony. The award recognizes the outstanding project of each of the five years of the Bachelor of Architecture program.

Newark Tech High School.
Tariff Davis, Newark, 16, Barringer Prep High School.
Saidy Smith, Newark, 16, Seton Hall Preparatory School.
Curt Scott, Newark, 15, Newark Technical High School.
Corey Walcott, Newark, 16, Newark Technical High School.
High School Grad. Award
Christopher Moore, Newark, 18, Barringer.
Nekya Onyanta, South Orange, 17,

Clifford Scott High School.
Daniella Nicolas, East Orange, 18, Clifford Scott High School.
Esthe Bullock, 18, Newark, Barringer Preparatory High School.
Tahira Barber, East Orange, 18, East Orange High School.
Academic Achievement Award
Yusuf Wyatt, Orange, 17, Orange High School.
(for having highest score on HSPT of his class)
Michelle Samuel, East Orange, 16,

Chad Science Academy (for receiving highest G.P.A. of all NULITES 3.90 G.P.A.)
College Acceptance Award
Esthe Bullock, 18, Newark, Barringer Preparatory High School.
Certificates of satisfactory participation and completion of competencies in NULITES Work Study Program were presented to:
Ellen Enmons, South Orange, 15, West Side High School.
Tasha Horn, Irvington, 16, Mother Seton Regional High School.

Rahmeen Jones, Newark, 14, Barringer Preparatory High School.
Zipporah Thomas, Newark, 14, Barringer Preparatory High School.
Kristy Wade, Newark, 16, Central High School.
Kakisha Greene, Orange, 16, Newark Technical High School.
Shareefah Barber, East Orange, 17, East Orange High School.
Jamison Briderhoff, Newark, 17, Barringer Preparatory High School.
Adolu McEzelle, South Orange, 16, West Side High School.

JCSC launches kids summer institute

JERSEY CITY—The Jersey City State College (JCSC) Saturday Semester will offer a "Kids on Campus Summer Institute," a program designed to enhance the learning skills of children in grades five through eight.

The Summer Institute will include three four-day workshops that will cover vital components of the middle school curriculum: mathematics, reading, and computer literacy. All workshops will meet in August on the JCSC campus in Jersey City.

"Mathematics Workshop: Motivating Math Strategies" will meet 9:00 to 11:30 a.m., Monday, August 14 through Thursday, August 17. Topics will include test-taking strategies, fractions and the calculator, percent problems and geometry in the real world, and basic algebra. Instructor will be Bobbie D. Morgan, a teacher with the Jersey City Board of Education. Tuition is \$75.

"Reading Workshop: Reading Strategies Made Fun" will meet 12:30 to 3:00 p.m., Monday, August

14 through Thursday, August 17. The workshop will cover reading in the content area, reading strategies, and vocabulary building. Instructor will be Diane A. Waller Morgan, a reading specialist with the Jersey City Board of Education. Tuition is \$75.

"Computer Workshop: Adventures with MicroWorlds," which will cover the powerful and innovative Logo-based program, will meet 9:00 a.m. to 12:00 p.m., Monday, August 21 through Thursday, August 24. Open to computer novices

as well as experienced users, the workshop will explore programming skills, animation, drawing, sound, and text. The workshop will be conducted by Elizabeth Onorato, a computer instructor at Stevens Cooperative School in Hoboken. Tuition is \$95.

A 10 percent discount on tuition will be given to parents who register more than one child for a course, or to those who register a child in two or more courses. To register or for further information call JCSC's Saturday Semester Office at 201-200-3089.

Merck provides grants for African-American science students

WASHINGTON, DC—Merck & Company, a New Jersey-based pharmaceutical company, announced it will provide \$20 million in scholarships over the next 10 years that will be administered by the United Negro College Fund (UNCF), to inspire African-American students to go into the biomedical field.

These scholarships will be given to 37 African-American science students at undergraduate, graduate and post-doctorate levels every year. The scholarship will be offered to African-American students of historical black as well as predominantly

white colleges.

According to Raymond Gilmartin, Merck chairman and CEO, the biomedical field lacks African-Americans and the program's purpose is to assist those students interested in science and encourage them to pursue careers in the biomedical field. Applications for Merck grants and internships will be available in the fall.

Other plans to be established are grants to the schools' science departments of the scholarship recipients, summer internships at Merck and a science center at one of the UNCF schools.

Girl Scouts adopt 'Get Well Card' program for brain tumor victim

WESTFIELD—Washington Rock Girl Scout Council is asking hundreds of Girl Scouts attending its summer programs—including day and resident camps—to make get well cards for a seven-year-old boy who is dying from an inoperable brain tumor.

The young boy made a wish to the Children's Wish Foundation asking for one million get well cards so that his name can be entered in the Guinness Book of World Records before he dies.

Everyone is invited to contribute to this project. Handmade or bought cards can be sent directly to: Craig Shirdlog, c/o Children's Wish Foundation, 23 Perimeter Center East, Atlanta, Georgia 30348. Please mail the cards for delivery by August 15.

Have you read a good book lately? You can find many of them in your local public library. Don't waste your summer. Read

Safety tips for in-line skating

BOSTON, MA—What's the fastest growing sport in the United States? It's in-line skating, a fun way to meet people or spend time with the family. It's also a terrific low-impact fitness activity.



Olympic figure skating gold medalist, Kristi Yamaguchi in-line skates for fun and as part of her training.

"Figure skating is fun, beautiful to watch, and it is great exercise, but it is also dangerous. The same is true for in-line skating. That's why it is important to be familiar with a few basic safety tips," said Yamaguchi, who recently developed her own line of in-line skates for Seneca Sports.

Here are some tips for getting started:

- In-line skates must fit properly. The right fit gives you more control, which means less chance of injury.
- Every skater should have a helmet, elbow pads, wrist/hand guards and knee pads.
- Take some lessons from licensed instructors to learn proper skating techniques.
- Before getting adventuresome, try out your skates (even after taking a few lessons) in a large flat parking lot or a driveway with no hills. Bring along a friend or parent.
- Start with your knees and elbows bent. Your feet should be a shoulder width apart. Keep your head up. You should be able to draw an imaginary straight line from your nose to your knees to your toes.
- Before you start skating, it's important to know how to stop. Most in-line skates have rear brakes, which many people find difficult and awkward to use.

BOOKWORM & THE AFROCENTRIC KIDS™

Story by Greg Morehead

Artwork by Darnell Bradley



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RELIGIOUS CALENDAR

SUNDAY, JULY 28

NEWARK—Reparation is the Will of God? Lecture by Capt. Khalid K. Hadi at Muhammad's Mosque of Islam at 2 p.m. For more info call 1-800-300-2602.

THRU MONDAY, JULY 31

N. PLAINFIELD—Register for the Vacation Church School for youngsters in grades K-8 at the Watchung Avenue Presbyterian Church from 9 a.m. to noon. For more info call 908-755-2781.

AUGUST 1-13

PLAINFIELD—Eleventh annual Holy Convocation "Focus on Glory" nightly services with guest keynote speakers at 7:30 p.m. at Fossa of Sharon Community Church. For more info call 908-757-6358.

HEALTH CALENDAR

THURSDAY, JULY 27

NEWARK—Red Cross Community CPR course at St. Benedict Prep at 6 p.m. For more info call 201-676-0000.

SATURDAY, JULY 29

EAST ORANGE—Red Cross Standard First Aid course at 9 a.m. at the Red Cross, 108 Washington St. For more info call 201-676-0000.

TUESDAY, AUGUST 1

CRANFORD—Nutrition and Weight Control preventive health seminar at Union County College at 7 p.m. For more info call 908-709-7690.

Historical Society Museum closed during August

JERSEY CITY—The Afro-American Historical Society Museum will be closed for vacation during August. It will reopen on Tuesday, September 5, the day after Labor Day. For further information please call Theodore Brunson, at 201-547-5162.

Volunteers needed

SOMERSET—The American Diabetes Association needs volunteers for its local Walk-a-Thon committee. The walk-a-thon is scheduled for September 30 and October 1.

For further information, please call the North Central Office at 201-226-1022. The mission of the American Diabetes Association is to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

Smith: DMV chaos starts at the top

TRENTON—Assembly Deputy Minority Leader Bob Smith has charged that top Whitman administration officials are exacerbating the problem-plagued DMV privatization switch over by issuing sketchy and conflicting reports about criminal activity and "sabotage" at motor vehicle offices.

"How bad is the DMV privatization going?" asked Smith (D-Middlesex). "Things are so bad that the official in charge of the DMV is blaming unnamed saboteurs for all the problems cropping up in the

privatization transfer.

"New Jersey motorists want competent, efficient service when they visit a DMV agency. They certainly don't want poor excuses, long lines, and grandiose stories about phantom sabotage."

Smith charged that DMV Director Richard Kamin acted irresponsibly by floating unsubstantiated stories about "sabotage" as a means of deflecting public criticism over long lines and poor service at transitional DMV agencies on opening day. Smith issued his criticism of

Kamin after reading a news article of how Kamin's own DMV "subordinates refuted their bosses' sabotage accusation."

"How can the public expect the DMV to get its act together when the people running the agency can't even get their stories straight?" asked Smith.

"It's really not a mystery as to why this privatization transfer went so poorly on Monday. When the people at the top of the organizational chart are so confused, it only fosters chaos at the grassroots level."

NJ AIDS organizations get \$210,000 in grants

MORRISTOWN—The New Jersey AIDS Partnership, a group of over 20 New Jersey-based corporations and foundations that work collectively with community leaders, service agencies and government officials has granted awards totaling \$210,000 to 15 HIV/AIDS service agencies across New Jersey. Five of the 15 organizations receiving grants are based in Newark: The AIDS Resource Foundation for Children, St. Columba Neighborhood Club, The Joint Connection, Newark Beth Israel Medical Center, and The New Jersey Medical School Division of Adolescent and Young Adult Medicine. Representatives from over 70 New Jersey AIDS organizations were present.

In Newark, the grants awarded promise to further a diverse group of AIDS-related programs.

The AIDS Resource Foundation for Children plans to expand its "St. Clare's Loving Choices Program" to provide future guardianship for the orphans of AIDS.

St. Columba Neighborhood Club will continue its policy/advocacy/leadership programs which empower women living with HIV and AIDS.

Newark Beth Israel Medical Center, along with St. James AME Church, will broaden its HIV-related



Nick Macchione (l) of Newark EMA HIV Health Services Planning Council presenting grant award to John Marros of the Joint Connection.

Photo courtesy of NJ AIDS Partnership

health education and prevention program which offers counseling and referrals to a high-risk population in Newark.

The New Jersey Medical School will continue its Peer Outreach Workers Educating Risk Takers (POWER) program which offers intervention and counseling services to often overlooked street youth and the at-risk adolescent population.

The New Jersey AIDS Partnership endeavors to fund programs that

address unmet needs or underserved populations by directing limited resources to innovative projects which might not otherwise receive funding.

The Partnership has been appointed by the U.S. Center for Disease Control to administer local community planning for an HIV prevention campaign using social marketing techniques. The grants were awarded at a state-wide conference on June 27 at Schering-Plough Corporation in Kenilworth, New Jersey.

Metropolitan Baptist Church Women's day committee to hold luncheon cruise

NEWARK—The Metropolitan Baptist Church Women's Day Committee is hosting a luncheon cruise and fur fashion show aboard Spirit Cruises on Saturday, September, 30.

Port of Call will be 1500 Harbor Blvd. in Weehawken, NJ. The fashion show will feature furs by Gayle Lett-Powell of "The Fur Mart." R.S.V.P. should be made by Sat-

urday, July 29 to Sandra Palmer-Jones and checks for \$55 per person made out to Metropolitan Baptist Church. For more information call 201-622-9308 or 201-642-2367.

Time saving tips for a smoother day

JERSEY CITY—Do you feel like there is not enough time in the week, not to mention the day, to get everything done? No matter what preparation you make, are you always "running out of time?" Well, time management expert Lucy Hsieh, a well-known author on the subject of saving time and money has recently published her book *365 Ways To Save Time*. And we offer you just a sample of the things that you can do to make your time work for you.

General time-saving tips for the home:

Cultivate the habit of planning your day. Take five to 10 minutes every morning or at the end of the day to plan what work you want to accomplish and what fun you want to have.

Make the most of each day with two basic tools. A pocket notebook and a pocket calendar.

Use a coffee maker with an automatic timer. Set the timer the night before and eliminate the morning rush to make coffee.

Make children's lunches for the week on Sunday and freeze. Take out each sandwich the night before and pack into lunch box.

Or, arrange your kitchen so kids can make their own breakfasts and box lunches. For instance, store plastic cereal bowls and juice cups under the counter. Same goes for cereal boxes. Open lunch boxes on the counter the night before and have children assemble their non-perishables—box juices, napkins, plastic silverware, bag of chips, etc.

When you're cooking a recipe that can be frozen, double the recipe and freeze one. For the second meal, rather than duplicate all your effort, all you have to do is defrost.

Don't waste time looking for car keys. When you go into the house, put your keys in the same place every time.

For fast getaway in the morning, set your coat, briefcase, car keys, dry cleaning... whatever... aside your morning exit door the night before. If you're really forgetful and you drive to work, put these items in the car. The same goes for kids. Have them lay out their clothes for next day the night before. Have them stow their school athletic gear at the door.

Save transportation time and money by booking appointments for several members of your family back-to-back. You and your children can visit the dentist or eye doctor on the same afternoon.

Remember: There will always be more to do than you will ever have time for. Do what's most important—and let the rest go.

Get involved

Continued from page 4

incredible array of special packages to suit their own needs, which was unheard of a decade ago.

We at AT&T think customers would gain the same benefits if real competition for local phone service could be introduced. And that's why we're supporting legislation that can make this possible. And that's why we're saying that when local competition actually exists, we will welcome the Bell companies into the long distance market, presently off-limits to them.

But to work for customers, we must make sure of two things. First, we must establish real local competition—before the Bells are allowed into competitive markets like long distance. Otherwise, they would have a huge and unfair advantage of having a monopoly lock on access to customers their long distance competitors need to reach. Second, we need a federal agency like the Department of Justice to verify that local competition actually exists before the Bells enter other businesses.

If you agree that real competition for local phone service would be a good deal for you, ask your elected officials to insist on local competition first. You will be the big winner in this legislative debate.

Robert E. Allen is
Chairman and CEO of AT&T

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If you're a recent home buyer, you can get a great loan at a great rate when you come to The Bank of New York's National Community Division. Picture this: You borrow up to \$50,000, even if you don't have a lot of equity in your home. We call it Homeowners EdgeSM. And with advantages like 60 months approval, no points or closing costs, tax deductibility¹ and monthly payments that stay the same for the life of your loan, there's absolutely no reason to wait to call us.

If you've got more equity, we've got one of the lowest rates in New Jersey.

If you've got more equity in your home, the picture's even brighter. Because now we offer a new 5-year Second Mortgage with one of the lowest rates in New Jersey. You can borrow up to \$250,000 with loan approval in one hour! And it's tax-deductible as well!² So hurry in now to take advantage of our great loan sale rates. To find out which loan is best for you, or to apply call 1-800-HOUR-LOAN. Or stop by any branch. And picture yourself with the money you need.

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A welcome change in banking.



Comparison based on a survey of comparable products. For new accounts only. Rates and terms as of 7/11/95. 1. 50% fixed Annual Percentage Rate for Homeowners Edge loans up to \$50,000. Term applies to Priority Value Banking customers only. Customers with credit checking and savings accounts. If you borrow a 5-year Second Mortgage Loans up to \$250,000, term applies to Priority Value Banking customers only. If you borrow \$50,000 for 5 years at 7.75% A.P.R., you'll have 60 monthly payments of \$2,033.86. Rates subject to change. No down payment required. Borrowers without Priority Value Banking will see a slightly higher rate. 2. If you have a 1st mortgage on your home, you may be able to deduct interest on a 2nd mortgage. There are some exceptions to deductibility. Consult your tax advisor. Further information can be obtained at any branch. Homeowners Edge is a registered service mark and Priority Value Banking is a service mark of The Bank of New York.

ARTZ WEDNESDAY

Glover and Doug star in Operation Dumbo Drop

BILLBOARD

THRU SEPTEMBER 14

NEW YORK—Seaport Liberty Evening (a7) Music Guides depart at 6:30 and 9:30 p.m. For more info call 212-630-8888.

WEDNESDAY, JULY 26

NEW YORK—Evening of music of dance with Bill Jones, Toni Morrison and Max Roach at Lincoln Center at 8 p.m. For more info call 212-721-6500.

NEW YORK—Record release party for Little Buster and the Soul Brothers at Manny's Car Wash. For more info call 212-369-BLUES.

THURSDAY, JULY 27

NEW YORK—The Manhattan at Brooklyn Academy of Music at noon and 1 p.m. For more info call 718-636-4129.

JULY 27 - 30

NEWARK—Puerto Rican Festival at Branch Brook Park from 7 to 11 p.m. For more info call 201-481-3233.

SATURDAY, JULY 29

NEW YORK—Budweiser Superfest comes to Madison Square Garden. For more info call 212-465-8741.

SUNDAY, JULY 30

WEST BURY—Bernie Mac at Westbury Music Fair at 7 p.m. For more info call 516-334-0800.

NEW YORK—Nat Dixon and Lewis Barnes Jam Session (jazz) at St. Marks United Methodist Church. For more info call 212-926-4400.

THRU JULY 30

MONTCLAIR—A Chorus Line (play) at Montclair State University. For more info call 201-655-5112.

AUGUST 1 - 5

NEW YORK—Blues Fest at Manny's Car Wash. For more info call 212-369-0789.

WEDNESDAY, AUGUST 2

WESTBURY—CD 101.9 "Night on the Town" featuring jazz all-stars Lalah Hathaway, Gerald Albright, Herbie Hancock, etc. at Westbury Music Fair at 8 p.m. For more info call 516-334-0800.

NEWARK—Stepping out in the Central Ward free concert at Hank Aaron Field at 6 p.m. For more info call 201-624-8203.

NEW YORK—Jazz on The Plaza: Just Jammin' at 6:30 p.m. at Lincoln Center's North Plaza.

HOLLYWOOD, CA—A comic battle of wits and an outrageous test of endurance ensues when five Green Berets stationed in Vietnam in 1968, grudgingly undertake the mission of a lifetime—to secretly transport an 8,000 lb. elephant through 200 miles of rough jungle terrain.

Chaos and calamity prevail when Captain Sam Cahill (Danny Glover), makes a promise to the Montagnard villagers of Dak Nhe, to replace their prized elephant in time for an upcoming ceremonial ritual.

To Sam, it's a matter of honor to help these people who have supported the American's efforts. But to Captain T.C. Doyle (Ray Liotta), a tough-nosed West Point officer sent to take over Cahill's command, the mission is nothing more than a jumbo-sized headache.

Together with a mismatched team of would-be heroes, including Harvey "H.A." Ashford (Doug E. Doug), Lawrence Farley (Corin Nemec), and David Poole (Denis Leary), they set out to locate a suitable beast and make

its tricky travel arrangements.

However, nothing in their training could prepare these men to handle the comic adventure ahead. Finding Bo-Tai (Tai the elephant), and unobtrusively shipping the curious cargo across land and water is one thing, but they didn't plan on falling in love with the playful pachyderm. And after all other maneuvers fail, there's only one option remaining in order to meet the delivery deadline: Bo-Tai must make a dramatic parachute jump into the village.



Captain Sam Cahill (Danny Glover, left), Captain T.C. Doyle (Ray Liotta, center) Harvey "H.A." Ashford (Doug E. Doug, background center) David Poole (Denis Leary, second from right), Lawrence Farley (Corin Nemec, right) and Linh, (Din Thien Le, on elephant) escort Bo-Tai (Tai the elephant), back to the village.

Photo by John Bremley

First Rhythm & Blues Festival scheduled for Rhode Island

NEWPORT, RI—Prepare yourselves for the first ever Rhythm & Blues Festival on July 29 at Newport's Fort Adams State Park in Rhode Island. The stellar lineup for the event include acts by Don Henley, Charles Brown, Ruth Brown, Bonnie Raitt, Irma Thomas, The Blind Boys of Alabama and Allen Toussaint and his orchestra.

Tickets may be purchased at all TicketMaster outlets or by calling 201-507-8900 or 401-331-2211 in Rhode Island. The host hotel of the festival is the Newport Islander Double Tree Hotel. Reservations can be made by calling 401-849-2600. Proceeds from the festival will support the continuing efforts of the Rhythm & Blues foundation.



Blake Alston to perform at The Newark Museum

NEWARK—The Newark Museum presents Charlotte Blake Alston performing From the Heart of My People on Friday, July 28 at 1:30 p.m. in the Dreyfuss Memorial Garden.

Herbie Hancock leads all-star band at Club Bené

SOUTH AMBOY—Herbie Hancock will be leading an all star jazz ensemble into the Club Bené Dinner Theater on Sunday, July 30.

Lalah Hathaway will join Herbie with her vocals, Gerald Albright on saxophone, Doc Powell on guitar, Dan Seigal on keys, Terri Lyle Carrington on drums and Vail Johnson on bass. Showtime is 8 p.m. with an optional dinner being served at 6 p.m. This package is touring under the "Night On The Town" logo and marks the second time Club Bené has hosted the event. For further information or reservations to spend a "Night On The Town" call 908-927-3000. Dinner and show \$32.50. Show is \$22.50.

Club Bené

Rt. 35, So. Amboy, N.J. 08879
Res. 908-727-3000

July-29 David Benoit	July-30 Night on the Town Herbie Hancock Gerald Albright Gil Scott-Heron Lalah Hathaway Doc Powell	August-4 Dave Koz
August-5 Chris Rock	August-6 The Temptations	August-11 Rachelle Ferrell and George Duke

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DAVID NEWMAN • J. MICHAEL BROWN • PAUL PETERS • RUSSELL BOYD • TED FIELD • ROBERT W. COLE • "OPERATION DUMBO DROP" • JIM KUIF
DANIELE MARIOTTI • DAVID MADDEN • SIMON WINNER

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BUSINESS

BUSINESS CALENDAR

THURSDAY, JULY 26
CRANFORD—Materials Management course on Mondays and Wednesdays from 6:30 to 9:30 p.m. For more info call 908-709-7600.

WEDNESDAY, JULY 26
PRINCETON—Wage Record/Un-Di Financing And Unemployment Processes seminar at the Governor Morris Hotel at 8:30 a.m. For more info call 609-984-6797.

TUESDAY, JULY 27
VOORHEES—Telecommunications conference Telecommuting: Rethinking the Workplace at the Manhattan, Main St. For more info call 908-382-4004, ext.515.

WEDNESDAY, JULY 26
SOUTH ORANGE, NJ—Business Protocol in the Pacific Rim from 8 to 7 p.m. at Sheraton Hotel. Call 201-783-9838.

JULY 30-AUGUST 4
HANOVER, NH—1995 Minority Business Executive Program, sponsored by the Ames Tuck School of Business, Dartmouth College. Call 603-448-3740.

TUESDAY, AUGUST 1
PISCATAWAY, NJ—Somerset County Chamber of Commerce Business Card Exchange at Fitness by Design. Call 908-725-1552.

AUGUST 3-5
NEW YORK—Business Enterprise magazine presents Acquiring and Managing Your Own Franchise Conference & Expo at the Sheraton New York Hotel. For more info call 1-800-54-FORUM.

AUGUST 6-9
PHILADELPHIA—Buyers Market of American Craft: Philadelphia Buyers Market at the Pennsylvania Convention Center. For more info call 410-889-2933.

WEDNESDAY, AUGUST 16
Middletown Chapter NJAWBO Summer Membership Gathering from 5:30 to 9:30 p.m. For more info call 908-721-3030.

WEDNESDAY, SEPTEMBER 6
SOMERSET, NJ—Somerset County Chamber of Commerce Business Card Exchange at the Ramada Inn. Call 908-725-1552.

SEPTEMBER 18-20
NEW YORK—Second Annual Circulation Management Conference and Expo at the Manhattan Crown Plaza. For more info call 212-378-0730.

CEOs to continue affirmative action programs

PARSIPPANY—The chairman and CEO of General Public Utilities Corporation and 11 other CEOs announced that they have informed President Clinton that despite the Supreme Court decision on the Adarand case, they will continue their corporate commitments to affirmative action and diversity programs at their companies.

James R. Leva CEO of GPU and the 11 other senior executives were invited to meet with the President on Monday, July 17 to discuss the recent Supreme Court decision on *Adarand v. Peña* and its effects on affirmative action programs in the business community.

"Affirmative action programs that help to insure the diversity of our workforce are, plain and simple, good for business and good for the nation," Leva said.

"The consensus of the group was that we are firmly committed to affirmative action and diversity, and that we plan to continue the programs now in place at our companies. We have no intention of making any changes in the wake of the Adarand decision," he added.

According to Leva, President Clinton inquired about the affirmative action programs now in place at his and other companies.

"I told the President that I had

appointed a senior-level Diversity Action Council at GPU that is charged with developing and implementing all of GPU's diversity-related programs, including our 'Very Successful Employee Selection Committees,' which we use to screen and select candidates for senior positions at GPU. Our selection process has been more inclusive since we began using these committees," Leva said.

"We are also using more teams to solve problems across the GPU System. I'm encouraged by the effectiveness of these teams, which focus on the problem they're solving, and not what someone's title is, or what

their race or gender might be," he continued.

Leva said he also informed the President about GPU's Supplier Diversity Program, which insures that minority and women-owned business are among the vendors bidding on business opportunities with GPU's companies.

The other CEOs present at the meeting were **August Busch III**, Anheuser-Busch Companies, Inc.; **Jerry D. Chaste**, All state Insurance Co.; **J. Michael Cook**, Deloitte & Touche; **Ellen R. Gordon**, Tootsie Roll Industries, Inc.; **Dr. Ray Irani**, Occidental Petroleum Corp.; **Donna Karan**, Donna Karan, Inc.; **C. Rob-**

ert Kidder, Borden, Inc.; **John E. Pepper**, Procter & Gamble Co.; **Joseph A. Pichler**, The Kroger Company; **Don Schuents**, Northern Telecom International; and **John F. Smith Jr.**, General Motors Corp.

With 1994 operating revenues of \$3.65 billion, General Public Utilities Corporation is one of the nation's 20 largest electric utility systems.

GPU is a registered utility holding company whose three operating utility subsidiaries—Metropolitan Edison, Pennsylvania Electric and Jersey Central Power & Light—provide electric service to more than 1.9 million customers in New Jersey and Pennsylvania.

Anheuser-Busch welcomes 'NUMBA' national conference



CHICAGO, IL—Representatives of Anheuser-Busch Companies and its local wholesaler welcome officials of the National United Merchants Beverage Association (NUMBA) during the organization's 1995 Annual Trade Convention in Chicago. Shown at the convention's annual awards program, sponsored by Anheuser-Busch Companies, are (from left to right): Terry Bell, partner, Hometown Distributors; David Henson, geographic marketing manager, Anheuser-Busch Inc.; Joann Swan, NUMBA national treasurer; Melvin Cornelious, NUMBA national president; and Mike Jones, corporate affairs central region manager, Anheuser-Busch Companies. NUMBA is a trade organization for African-American beverage companies throughout the country.

Whitman slow on approving BIDCO bill

TRENTON—Now that the state Legislature is on recess, there is a mixed picture as to what kind of progress has been made on many of the issues that have been addressed.

According to legislator Merv Robinson, the Legislature has been successful in getting three pieces of legislation signed into law by the Governor (A-1374, 75 & 76), and have another bill sitting on her desk which needs only her signature to become law (A-1413).

"We have two other pieces of legislation, that we have been able to move through the various Assembly committees, that now stand ready for a vote from the full Assembly. However, we have experienced vigorous opposition to the key bill (A-1623) in the 'anti-discrimination in procurement' package, and we're still seeking an accommodation with the Administration to enable its passage," Robinson said.

Robinson stated that it is with regret that he must report that little progress has been made on the Minority Business and Industrial Development Corporation (BIDCO) bill (A-1937). This key piece of legislation, according to Robinson, "has been stalled, not only because of the very busy Assembly agenda this

spring, but from our inability thus far to generate the necessary minority community leadership support for the bill."

He also noted that all NAACP branches and other organizations have been sent information regarding the bill but no response has been received.

Assembly bill A-1937 creates a BIDCO which is essentially a private/state-funded capital venture enterprise which affords minority investors and businessmen a vehicle for capital formation as well as providing minority businesses with an alternative minority business lending structure.

The bill provides that the state match the private investment in a BIDCO with a state loan of up to \$3 million which does not have to be repaid by the BIDCO until 10 years, thus creating a pool of money (maximum \$6.2 million) which is available to be lent to minority businesses which apply for assistance.

Minority business loan applications will be reviewed and approved by the minority-owned BIDCO.

The BIDCO can lend money to any company (not just minority-owned) that it deems appropriate. However, there is a major financial incentive provided by the state, for

the minority BIDCO to make loans to minority businesses and businesses in urban areas (credits will be awarded to the BIDCO based on their success with minority business loans and minority job development which may be used to convert the state loan to the BIDCO into a grant).

The state loan to a minority BIDCO will have no debt service payment of either principal or interest for a full 10 year period.

The innovative aspect of the state loan to a BIDCO, is that the intent of the loan, provides that no interest or principal payments will ever have to be made by the BIDCO.

The loan will be structured so that it can gradually be converted into a grant to the BIDCO, based on the performance of the BIDCO in creating jobs and stimulating economic activity in minority owned businesses and businesses located in distressed areas.

The Minority BIDCO provides an incentive to minority investors as well as others, to put their capital into a minority BIDCO by providing an immediate opportunity for the investor to at least double their investment's worth, while affording limited opportunity for their holdings to appreciate in the future.

Need a mortgage or refinancing on a low to moderate income? The Mighty Hudson can save you thousands of dollars.

Hudson City Savings Bank has a long standing tradition of concern for the people in the communities it serves, including those with low to moderate incomes. This can now work to your advantage if you apply for your mortgage or refinancing at Hudson City Savings Bank.

The Mighty Hudson, New Jersey's largest savings bank, now offers qualified applicants special low rates. With as little as 10% down, you can borrow to a maximum of \$100,000 to purchase or refinance a 1 to 4 family owner oc-

cupied dwelling in one of the counties shown in the listing below. Private mortgage insurance (PMI) is required on loans over 80% of our appraised value.

To make it even easier to gain approval, Hudson City will apply less rigid qualifying standards and lack of an established credit history will not disqualify you—provided, of course, you can prove your credit worthiness and ability to repay the debt.

To apply, phone the Mortgage Origination Department at 201-967-1900 or 609-428-2740. Your new home may be just a phone call away!



TO QUALIFY, APPLICANT'S INCOME CANNOT EXCEED THE FIGURES LISTED BELOW FOR THE COUNTY IN WHICH THE PROPERTY YOU INTEND TO PURCHASE IS LOCATED.

Bergen	\$42,160	Monmouth	\$36,320
Burlington	\$33,120	Morris	39,520
Camden	\$33,120	Ocean	36,320
Essex	39,520	Passaic	42,160
Gloucester	\$33,120	Somerset	43,680
Hudson	28,240	Union	39,520
Middlesex	43,680	Warren	30,880

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LEGAL NOTICE

ADVERTISEMENT FOR BIDS
 Bond and other Contract Documents
Project No. NJ-5-6, Hobart Manor
 The Housing Authority of the City of Long Branch
 (City of Long Branch)
 Long Branch, NJ 07740
 Sealed bids for Concrete Sidewalk and Curb Replacement
 at Hobart Manor and Hobart Manor, Long Branch, New Jersey
 Housing Authority of the City of Long Branch, New Jersey
 The Housing Authority of the City of Long Branch shall
 receive sealed bids on or before Monday, July 24, 1995 at
 the Garfield Court Administrative Offices of the Housing
 Authority until 2:00 P.M. At 2:00 P.M., the bids shall be
 publicly opened and read aloud.

Bids must be submitted prior to the designated time for
 opening and will not be accepted after that time. Bids
 may be submitted by mail or in person, by the Bidder or his Agent. No
 bids shall be accepted after the designated time.
 Bids shall be enclosed in a sealed envelope bearing the
 name of the Bidder and clearly marked "SIDEWALK AND
 CURB REPLACEMENT - SEAVIEW MANOR AND
 HOBART MANOR".

A pre-bid meeting will be held at the Administrative Office
 of the Housing Authority, Garfield Court, Long Branch, New
 Jersey on Wednesday, July 19, 1995 at 10:30 A.M. followed by
 a walk thru of each project site. Attendance at this meeting is
 not a mandatory requirement, but is recommended.
 The information for Bidders, Form of Bid, Form of Contract,
 Specifications, Forms of Bid/Bond, Performance/Payment
 Bond and other Contract Documents may be obtained for
 purchase at the Administrative Office of the Housing
 Authority, Garfield Court, Long Branch, New Jersey, at
 the NJ non-refundable fee of \$25.00.

The Authority reserves the right to waive any informalities
 in the bids and to read and accept all bids in the
 best interest of the Authority.

DAVID A. BROWN, PHM
 Executive Director
 Fee: \$84.50

INVITATION TO LOCAL REALTORS AND AGENTS
 Notice is hereby given to all local Realtors and Agents
 who have available apartments for rent to NHRA
 residents of Public Housing who are living in a complex
 undergoing modernization. This is an opportunity for
 modernization program at the developments with high
 vacancy and not enough apartments to use for
 relocation.

Interested Realtors are invited to attend a one hour
 open house at the NHRA Center, 2000 Atlantic Avenue,
 2nd Floor, Suite 200, Newark, New Jersey at 10:00
 a.m. on Thursday, July 20, 1995. The open house will
 discuss the needs of the NHRA residents, the availability
 and other guidelines, as well as possible problem areas.
 The open house is free of charge. If you are unable to
 attend, please call the NHRA Center at (201) 262-1235
 to confirm if your firm would be attending this meeting.

HAROLD LUCAS
 Executive Director
 Fee: \$39.00

REQUEST FOR PROPOSALS
 RFP-93CP27-1A
 ASBESTOS REMOVAL

NJ-1, RIVERSIDE TERRACE DEVELOPMENT
 The Housing Authority of the City of Paterson is making
 a Request for Proposal (RFP) from qualified Professional
 Architectural/Engineering firms to provide design for
 asbestos abatement at NJ-1, Riverside Terrace
 Development.

Scope of Services and other documents may be obtained
 from the Purchasing Department during office hours between
 9:00 A.M. until 4:00 P.M. at the Housing Authority of the
 City of Paterson, 160 Ward Street, Paterson, New Jersey
 07650. Any additional information can be obtained by
 calling the Purchasing Department at (201) 343-3295.

Proposals shall be in accordance with the Scope of
 Services and will be submitted by interested firms no later
 than 12:00 Noon, Monday, July 24, 1995, in a sealed
 envelope clearly marked "Proposal for Professional
 Architectural/Engineering Services for the City of Paterson
 at NJ-1, Riverside Terrace Development". The proposal
 envelope should be clearly marked "Proposal for Professional
 Architectural/Engineering Services for the City of Paterson
 at NJ-1, Riverside Terrace Development" on both an inner
 envelope containing the bid and on an outer envelope.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$70.00

REQUEST FOR PROPOSALS
 RFP-93CP27-1B
 KITCHEN UPGRADING

NJ-1-6.1, NATHAN BARNETT HOMES
 NJ-1-6.2, DR. ANDREW MCBRIDE HOMES
 The Housing Authority of the City of Paterson is making
 a Request for Proposal (RFP) from qualified Professional
 Architectural/Engineering firms to provide design for
 kitchen upgrading at NJ-1-6.1, Nathan Barnett Homes and
 NJ-1-6.2, Dr. Andrew McBride Homes.

Scope of Services and other documents may be obtained
 from the Purchasing Department during office hours between
 9:00 A.M. until 4:00 P.M. at the Housing Authority of the
 City of Paterson, 160 Ward Street, Paterson, New Jersey
 07650. Any additional information can be obtained by
 calling the Purchasing Department at (201) 343-3295.

Proposals shall be in accordance with the Scope of
 Services and will be submitted by interested firms no later
 than 12:00 Noon, Monday, July 24, 1995, in a sealed
 envelope clearly marked "Proposal for Professional
 Architectural/Engineering Services for the City of Paterson
 at NJ-1-6.1, Nathan Barnett Homes and NJ-1-6.2, Dr. Andrew
 McBride Homes". The proposal envelope should be clearly
 marked "Proposal for Professional Architectural/Engineering
 Services for the City of Paterson at NJ-1-6.1, Nathan Barnett
 Homes and NJ-1-6.2, Dr. Andrew McBride Homes" on both an
 inner envelope containing the bid and on an outer envelope.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$70.00

REQUEST FOR PROPOSALS
 RFP-93CP27-1C
 KITCHEN UPGRADING

NJ-1-6.1, NATHAN BARNETT HOMES
 NJ-1-6.2, DR. ANDREW MCBRIDE HOMES
 The Housing Authority of the City of Paterson is making
 a Request for Proposal (RFP) from qualified Professional
 Architectural/Engineering firms to provide design for
 kitchen upgrading at NJ-1-6.1, Nathan Barnett Homes and
 NJ-1-6.2, Dr. Andrew McBride Homes.

Scope of Services and other documents may be obtained
 from the Purchasing Department during office hours between
 9:00 A.M. until 4:00 P.M. at the Housing Authority of the
 City of Paterson, 160 Ward Street, Paterson, New Jersey
 07650. Any additional information can be obtained by
 calling the Purchasing Department at (201) 343-3295.

Proposals shall be in accordance with the Scope of
 Services and will be submitted by interested firms no later
 than 12:00 Noon, Monday, July 24, 1995, in a sealed
 envelope clearly marked "Proposal for Professional
 Architectural/Engineering Services for the City of Paterson
 at NJ-1-6.1, Nathan Barnett Homes and NJ-1-6.2, Dr. Andrew
 McBride Homes". The proposal envelope should be clearly
 marked "Proposal for Professional Architectural/Engineering
 Services for the City of Paterson at NJ-1-6.1, Nathan Barnett
 Homes and NJ-1-6.2, Dr. Andrew McBride Homes" on both an
 inner envelope containing the bid and on an outer envelope.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$70.00

REQUEST FOR PROPOSALS
 RFP-93CP27-1D
 KITCHEN UPGRADING

NJ-1-6.1, NATHAN BARNETT HOMES
 NJ-1-6.2, DR. ANDREW MCBRIDE HOMES
 The Housing Authority of the City of Paterson is making
 a Request for Proposal (RFP) from qualified Professional
 Architectural/Engineering firms to provide design for
 kitchen upgrading at NJ-1-6.1, Nathan Barnett Homes and
 NJ-1-6.2, Dr. Andrew McBride Homes.

Architectural/Engineering firms to provide design for
 kitchen upgrading at NJ-1-6.1, Nathan Barnett Homes and
 NJ-1-6.2, Dr. Andrew McBride Homes.

Scope of Services and other documents may be obtained
 from the Purchasing Department during office hours between
 9:00 A.M. until 4:00 P.M. at the Housing Authority of the
 City of Paterson, 160 Ward Street, Paterson, New Jersey
 07650. Any additional information can be obtained by
 calling the Purchasing Department at (201) 343-3295.

Proposals shall be in accordance with the Scope of
 Services and will be submitted by interested firms no later
 than 12:00 Noon, Tuesday, July 25, 1995, in a sealed
 envelope clearly marked "Proposal for Professional
 Architectural/Engineering Services for the City of Paterson
 at NJ-1-6.1, Nathan Barnett Homes and NJ-1-6.2, Dr. Andrew
 McBride Homes". The proposal envelope should be clearly
 marked "Proposal for Professional Architectural/Engineering
 Services for the City of Paterson at NJ-1-6.1, Nathan Barnett
 Homes and NJ-1-6.2, Dr. Andrew McBride Homes" on both an
 inner envelope containing the bid and on an outer envelope.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$70.00

REQUEST FOR PROPOSALS
 RFP-93CP27-1E
 ELECTRICAL UPGRADING

NJ-1-6.1, NATHAN BARNETT HOMES
 The Housing Authority of the City of Paterson is making
 a Request for Proposal (RFP) from qualified Professional
 Architectural/Engineering firms to provide design for
 electrical upgrading at NJ-1-6.1, Nathan Barnett Homes and
 NJ-1-6.2, Dr. Andrew McBride Homes.

Scope of Services and other documents may be obtained
 from the Purchasing Department during office hours between
 9:00 A.M. until 4:00 P.M. at the Housing Authority of the
 City of Paterson, 160 Ward Street, Paterson, New Jersey
 07650. Any additional information can be obtained by
 calling the Purchasing Department at (201) 343-3295.

Proposals shall be in accordance with the Scope of
 Services and will be submitted by interested firms no later
 than 12:00 Noon, Monday, July 24, 1995, in a sealed
 envelope clearly marked "Proposal for Professional
 Architectural/Engineering Services for the City of Paterson
 at NJ-1-6.1, Nathan Barnett Homes and NJ-1-6.2, Dr. Andrew
 McBride Homes". The proposal envelope should be clearly
 marked "Proposal for Professional Architectural/Engineering
 Services for the City of Paterson at NJ-1-6.1, Nathan Barnett
 Homes and NJ-1-6.2, Dr. Andrew McBride Homes" on both an
 inner envelope containing the bid and on an outer envelope.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$69.00

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive
 sealed bids on Wednesday, July 26, 1995 at 10:30 A.M.
 at 160 Ward Street, Paterson, New Jersey for the following
 items as outlined in the Technical Specifications:

COIN METEERED LAUNDRY SERVICES
 AT
 NJ-1-1, Riverside Terrace Development

NJ-1-3, Alexander Hamilton Development
 NJ-1-4, Dean McNulty Development

NJ-1-13, Christopher Columbus Development
 NJ-1-14, Nathan Barnett Homes

NJ-1-6.1, Dr. Andrew McBride Homes
 NJ-1-6.2, Dr. Andrew McBride Homes

NJ-1-10, Gordon Carfield Place
 Bidders are to submit Bids in a sealed envelope marked
 with the job title as appears in this advertisement written
 on both an inner envelope containing the bid and on an outer
 envelope.

A deposit of \$50.00 (Check or Money Order Only), is
 required and is refundable on return of specifications and
 documents within ten (10) days from Bid date in unmarked
 condition.

All Bidders are hereby notified that they must comply with
 all applicable Federal, State and Municipal Laws, Rules
 and Regulations, including, but not limited to, those
 pertaining to Affirmative Action, Equal Opportunity,
 Ownership, Disclosure and Security. Bidders must also
 comply with NJ Statutes 40A:11-16 with regard to
 bidding procedures.

Specifications covering the above requirements may be
 obtained at the office of the Authority during office hours
 between 9:00 A.M. and 4:00 P.M., Monday through
 Friday.

The Housing Authority of the City of Paterson reserves
 the right to reject any and all bids or to waive any
 informalities in the Bidding.

No bid shall be withdrawn for a period of sixty (60) days
 subsequent to opening of bids without the consent of the
 Housing Authority of the City of Paterson.

A bid must be accompanied by a Bid Guaranty which shall
 not be less than ten percent (10%) of the amount of the total
 bid. At the option of the bidder, the guaranty may be a
 certified check, bank draft, U.S. Government Bond (at
 current date market value) or a bid bond secured by
 Guaranty or Assured Company. Performance and completion
 bonds will be required of the successful bidder.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$134.80

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive
 sealed bids on Friday, July 21, 1995 at 10:00 A.M. at
 160 Ward Street, Paterson, New Jersey for the following
 items as outlined in the Technical Specifications:

REHABILITATION OF FIRE DAMAGED
 APARTMENTS

NJ-1-1, RIVERSIDE TERRACE DEVELOPMENT
 Bidders are to submit Bids in a sealed envelope marked
 with the job title as appears in this advertisement written
 on both an inner envelope containing the bid and on an outer
 envelope.

A deposit of \$50.00 (Check or Money Order Only), is
 required and is refundable on return of specifications and
 documents within ten (10) days from Bid date in unmarked
 condition.

All Bidders are hereby notified that they must comply with
 all applicable Federal, State and Municipal Laws, Rules
 and Regulations, including, but not limited to, those
 pertaining to Affirmative Action, Equal Opportunity,
 Ownership, Disclosure, and Security.

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 between 9:00 A.M. and 4:00 P.M., Monday through
 Friday.

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 the right to reject any and all bids or to waive any
 informalities in the Bidding.

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 subsequent to opening of bids without the consent of the
 Housing Authority of the City of Paterson.

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 not be less than ten percent (10%) of the amount of the total
 bid. At the option of the bidder, the guaranty may be a
 certified check, bank draft, U.S. Government Bond (at
 current date market value) or a bid bond secured by
 Guaranty or Assured Company. Performance and completion
 bonds will be required of the successful bidder.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$134.80

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive
 sealed bids on Friday, July 21, 1995 at 10:00 A.M. at
 160 Ward Street, Paterson, New Jersey for the following
 items as outlined in the Technical Specifications:

REHABILITATION OF FIRE DAMAGED
 APARTMENTS

NJ-1-3, Alexander Hamilton Development
 NJ-1-13, CHRISTOPHER COLUMBUS
 DEVELOPMENT

NJ-1-14, NATHAN BARNETT HOMES
 Bidders are to submit Bids in a sealed envelope marked
 with the job title as appears in this advertisement written
 on both an inner envelope containing the bid and on an outer
 envelope.

A deposit of \$50.00 (Check or Money Order Only), is
 required and is refundable on return of specifications and
 documents within ten (10) days from Bid date in unmarked
 condition.

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 all applicable Federal, State and Municipal Laws, Rules
 and Regulations, including, but not limited to, those
 pertaining to Affirmative Action, Equal Opportunity,
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 between 9:00 A.M. and 4:00 P.M., Monday through
 Friday.

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 informalities in the Bidding.

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 Housing Authority of the City of Paterson.

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 bid. At the option of the bidder, the guaranty may be a
 certified check, bank draft, U.S. Government Bond (at
 current date market value) or a bid bond secured by
 Guaranty or Assured Company. Performance and completion
 bonds will be required of the successful bidder.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$110.50

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive
 sealed bids on Thursday, July 20, 1995 at 10:30 A.M.
 at 160 Ward Street, Paterson, New Jersey for the following
 items as outlined in the Technical Specifications:

FLOOR MAINTENANCE SERVICE OF ALL SENIOR
 CITIZEN DEVELOPMENTS

NJ-1-1, Nathan Barnett Homes, 44-68 Keen
 Street
 NJ-1-6.2, Dr. Andrew McBride Homes, 23-38 Parks
 Blvd.

NJ-1-7, Dr. Norman Cotton Homes, 13-35 Parks Blvd.
 NJ-1-8, Rev. William Griffin Homes, 129 Carroll
 Street

NJ-1-10, Gordon Carfield Homes, 160 Ward Street
 Bidders are to submit Bids in a sealed envelope marked
 with the job title as appears in this advertisement written
 on both an inner envelope containing the bid and on an outer
 envelope.

All Bidders are hereby notified that they must comply with
 all applicable Federal, State and Municipal Laws, Rules
 and Regulations, including, but not limited to, those
 pertaining to Affirmative Action, Equal Opportunity,
 Ownership, Disclosure and Security.

Specifications covering the above requirements may be
 obtained at the office of the Authority during office hours
 between 9:00 A.M. and 4:00 P.M., Monday through
 Friday.

The Housing Authority of the City of Paterson reserves
 the right to reject any and all bids or to waive any
 informalities in the Bidding.

No bid shall be withdrawn for a period of sixty (60) days
 subsequent to opening of bids without the consent of the
 Housing Authority of the City of Paterson.

A bid must be accompanied by a Bid Guaranty which shall
 not be less than ten percent (10%) of the amount of the total
 bid. At the option of the bidder, the guaranty may be a
 certified check, bank draft, U.S. Government Bond (at
 current date market value) or a bid bond secured by
 Guaranty or Assured Company. Performance and completion
 bonds will be required of the successful bidder.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$106.80

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive
 sealed bids on Thursday, July 27, 1995 at 10:45 A.M.
 at 160 Ward Street, Paterson, New Jersey for the following
 items as outlined in the Technical Specifications:

WINDOW CLEANING SERVICE OF ALL COMMON
 AREAS AND COMMUNITY ROOMS

NJ-1-1, Nathan Barnett Homes, 44-68 Keen
 Street
 NJ-1-7, Dr. Norman Cotton Homes, 13-35 Parks Blvd.

NJ-1-8, Rev. William Griffin Homes, 129 Carroll
 Street
 NJ-1-10, Gordon Carfield Homes, 160 Ward Street

Bidders are to submit Bids in a sealed envelope marked
 with the job title as appears in this advertisement written
 on both an inner envelope containing the bid and on an outer
 envelope.

All Bidders are hereby notified that they must comply with
 all applicable Federal, State and Municipal Laws, Rules
 and Regulations, including, but not limited to, those
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 Friday.

The Housing Authority of the City of Paterson reserves
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 informalities in the Bidding.

No bid shall be withdrawn for a period of sixty (60) days
 subsequent to opening of bids without the consent of the
 Housing Authority of the City of Paterson.

A bid must be accompanied by a Bid Guaranty which shall
 not be less than ten percent (10%) of the amount of the total
 bid. At the option of the bidder, the guaranty may be a
 certified check, bank draft, U.S. Government Bond (at
 current date market value) or a bid bond secured by
 Guaranty or Assured Company. Performance and completion
 bonds will be required of the successful bidder.

Minority Business Enterprises (MBE) will be offered full
 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$98.50

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$134.80

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive
 sealed bids on Thursday, July 27, 1995 at 10:45 A.M.
 at 160 Ward Street, Paterson, New Jersey for the following
 items as outlined in the Technical Specifications:

REHABILITATION OF FIRE DAMAGED
 APARTMENTS

NJ-1-3, Alexander Hamilton Development
 NJ-1-13, CHRISTOPHER COLUMBUS
 DEVELOPMENT

NJ-1-14, NATHAN BARNETT HOMES
 Bidders are to submit Bids in a sealed envelope marked
 with the job title as appears in this advertisement written
 on both an inner envelope containing the bid and on an outer
 envelope.

A deposit of \$50.00 (Check or Money Order Only), is
 required and is refundable on return of specifications and
 documents within ten (10) days from Bid date in unmarked
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 all applicable Federal, State and Municipal Laws, Rules
 and Regulations, including, but not limited to, those
 pertaining to Affirmative Action, Equal Opportunity,
 Ownership, Disclosure and Security.

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 Friday.

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 certified check, bank draft, U.S. Government Bond (at
 current date market value) or a bid bond secured by
 Guaranty or Assured Company. Performance and completion
 bonds will be required of the successful bidder.

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 opportunity to bid and will not be subjected to discrimination
 on the basis of race, color, sex or national origin in
 consideration of an award.

HOUSING AUTHORITY
 OF THE CITY OF PATERSON
 EXECUTIVE DIRECTOR
 Fee: \$110.50

INVITATION TO BID
 (REBID)

The Housing Authority of the City of Paterson will receive

World-wide support

Continued from page 1

uniformed Philadelphia police to encircle the courthouse. Judge Sabo again made no decision about the stay of execution and required the defense to produce its case.

On Tuesday, July 18, in an unprecedented move, the prosecution subpoenaed the defense witnesses and threatened those witnesses who said

they would not show up with imprisonment. Attorney Michael Warren of NY stated, "This appears to be a case of collusion on the part of the judge and the prosecution."

The witnesses however, were not required to testify as the defense was granted an eight-day stay of proceedings by the Supreme Court of Pennsylvania, overruling Judge Sabo's ruling to continue the proceedings Tuesday. "Nothing has been decided yet," said Warren. "The Brother's life is still in jeopardy. No new trial has been granted, no stay of execution granted. We have to continue to support, rally, and protest and let our voices be heard."

Warren is one of many who have made the trip to Philadelphia all three days of the proceedings. "We have to be here," said Mark McClain Taylor, a professor at Princeton Theological Seminary and Coordinator of Academics for Mumia Abu-Jamal (AMAJ). "What is happening is a fragment example of the misuse and abuse of power...the untruths that are being perpetuated are clear signs of bias and racism."

AMAJ is a new organization founded after Governor Tom Ridge

signed the death warrant for Abu-Jamal in early June of this year. It consists of college and university faculty across the country who are concerned about the proceeding of the Abu-Jamal case and demand a new trial.

"I started with just myself and a few colleagues, and now we are an way to over 100 members," said Taylor. Indeed AMAJ boast an impressive list of members including Harvard Scholar Cornel West author of the national best seller, *Race Matters*. West, who was in attendance at Wednesday's rally described his participation as a "responsibility."

Other members of the AMAJ include Henry Louis Gates of Harvard University, Manning Marable of Columbia University, and Michael E. Dyson of the University of North Carolina.

Abu-Jamal and his attorneys will be back in court on Wednesday, July 26 to continue the proceedings and supporters are expected to turn out again at the Philadelphia Court House. "We have to turn up the heat and keep on pushing," said Taylor. "We cannot allow one of our most important grassroots voices to be silenced. We can't lose him."

Black doll show and sale scheduled for Englewood

ENGLEWOOD—You will treasure every moment of your very special day at this year's Black Doll Show. Doll promoter, Linda Stewart is having her 5th annual summer edition to display the world's most beautiful black dolls for your viewing and buying pleasure.

The show will be held in the luxurious setting of the main ballroom at the Radisson Hotel in Englewood, NJ on Sunday, July 30 from 10 a.m. to 6 p.m.

Because of the scarcity of black dolls in the past, show organizers were inspired to bring together black

doll artists and organized the first doll show in December, 1989.

Since then, the number of doll artists have steadily increased and so has the number and variety of dolls presented. Dolls from major manufacturers and independent doll artists from throughout the country will be on display. Dolls made of every material imaginable including: porcelain, cloth, paper mache, wood, etc. will be shown.

Special guest artists will include Jita Brauworff of Munich, Germany, well-known for her controversial African American line which features dolls

with astoundingly accurate bone structure and facial characteristics wearing up-to-the-minute hip-hop clothing."

Rhonda Stewart of Englewood, NJ is an exciting new paper doll artist who brings her love of the latest fashion to her line of African American dolls. She will unveil her latest creation "PEPPER '95" at the show.

The final show of 1995 will be the 9th annual black dolls and gifts show and sale on December 3 also at the Radisson Hotel. For additional information call Linda Stewart at 201-568-4709.

President Clinton

Continued from page 1

truth today.

"The truth is, discrimination and unequal opportunity in the United States remains prevalent and now is not the time to retreat in the fight against it. Instead, all Americans must work together to eradicate it." Price concluded.

COMTO is a broad-based organization with senior minority officials in each facet of transportation with 25 chapters in 22 states.

Men of Essex to host 35th annual golf benefit

MONTCLAIR—The Men of Essex, Inc. has set a goal of raising \$25,000 at its 35th Annual Amateur Golf Tournament which will be played for the first time at the Maplewood Country Club in Maplewood, New Jersey. Proceeds from the tournament will benefit the organization's Student Aid Fund which assists Essex County high school students entering college or continuing their college education.

Corporate co-sponsors for this year's tournament include: Public Service Electric & Gas Company

(Newark); Warner Lambert (Morris Plains); Shop-Rite Supermarkets (Edison); Mercy Hospital of NJ, (Trenton) a division of Blue Cross Blue Shield of NJ; Continental Airlines (Newark); and Quality Beer Sales (Fairfield).

Darryl Jeffries, president of The Men of Essex, said in announcing the tournament, "We are extremely pleased that these companies are participating in our tournament this year as co-sponsors. Their participation indicates that they recognize and support the long standing commitment of the Men of Essex to serving young people throughout all Essex County."

More than \$35,000 in prizes and merchandise, including a BMW 325 courtesy of Open Road BMW in Edison, airline tickets from Continental, and a surprise vacation package is in the offering for the projected

field of 144 golfers from around the New Jersey region.

Several broadcast personalities and other celebrities will also participate in the tournament including: Dr. Max Gomez, WCBS-TV medical reporter, Reggie Wells, anchor, WOR-TV Channel 9; Bill McCrory host of the *McCrory Report* on FOX 5 TV, Cheryl Washington, lifestyle reporter for FOX 5's *Good Day New York*; former New York Giant running back Lee Roussin and former NBA star Ray Williams.

The tournament event features 18 holes of championship golf plus tennis and swimming for non-golfers, brunch and an awards banquet. Entry fee is \$135.00. Deadline for entries is July 31.

Co-sponsorships and tee sign packages are still available. For more information contact the Men of Essex at 201-783-2012 or 201-766-5050.

WNBC examines local race relations

NEW YORK, NY—WNBC will examine some of the current issues affecting race relations in our community in a special week-long series of reports airing on *Live at Five* and *News 4 New York* at 11 p.m., from July 24 through July 28. Channel 4's features will air in conjunction with the NBC News Project, "Black, White

& Angry."

Among the issues covered by WNBC are a look at housing segregation in the suburbs, the conflict between white and minority contractors, and inter-racial prejudice. Also, *Live at Five*'s Dr. Georgia Witkin takes a look at the effects of race relations on families.

Affirmative action

Continued from page 1

Playing Field," this fall, which would focus on racial justice and gender equality and ways to implement and enforce the law. Such a conference would include corporate America, university presidents, military generals, publishers, bankers, labor leaders, government contractors and judges.

The President's immediate responsibility will be to continue to provide strong, unapologetic leadership for affirmative action in the face of such opponents as presidential wannabe, Sen. Bob Dole and black conservative, Rep. Gary Franks.

In the Senate, Dole is planning to introduce legislation which would virtually eliminate all affirmative action programs; and, in the House, Franks is threatening to add amendments to appropriations bills which

would make set-aside programs illegal. The President must firmly commit to use his veto power against such measures.

With his speech on affirmative action, President Clinton stuck his finger in the dice, but the floodwaters are rising. From California to Illinois, from coast to coast, efforts to eliminate or weaken affirmative action (i.e., raise the walls at predominantly white schools) and cut funds to historically black schools, while building more jails for a system that now houses over 600,000 African Americans, is the trend. Some politicians are cynically choosing to exploit insecure voters instead of educating them with the truth and giving them hope for the future. President Clinton did not go along with this trend, and for that all Americans should be grateful.

Tentative agreement

Continued from page 1

meaningful. The PEA, along with the administration and the board of education are now positioned to become partners to make improvements," Dr. Levrett said.

Although the negotiations from both sides reached an agreement, the contract must be adopted by the Plainfield Board of Education and be ratified by the union members. It is expected that the teachers will be presented to the teachers and staff when they return to school after Labor Day.

Negotiations began on May 7 when both sides participated in a three-day workshop on interest-based negotiations conducted by Harvard-based Conflict Management Inc. Also participating in the workshop was the Plainfield Association of School Administrators, representing principals and administrative staff.

Educating

ber of the Board, not patronage, not illegations of racism, but the quality education of our children.

We have members who live in Newark and students who attend in Newark public schools, but even if we didn't, we would continue to speak out because we cannot afford to lose another class, another generation, because of a poor education. The cost

In-depth review

Continued from page 1

Bowman would be handled by Hall, who will have to determine if the bill is a valid one and should be paid.

According to Peter Peretzman, a Department of Education spokesperson, Brown's law firm has billed the school district, and received payment for \$975,000. A review of board records shows another \$500,000 for legal fees to fight the takeover.

The ousted board is appealing the takeover before a state appeals court. If the board continues with the appeal, there is no knowledge of who will be responsible for those legal bills.

According to Peretzman "...we have not received any direct request from the board of education to pay for the appeal. If that comes in, we will have to consult with our attorneys."

Continued from page 4

is too high in unemployment, crime, teenage pregnancies, drugs, sickness, dependency, low self-esteem and a continuing cycle of poverty and urban decay.

The state will not be a savior and they cannot do it alone. In the best interest of our children, let's rally together to help them achieve their full potential.

Controversy surrounds

Continued from page 3

Douglas, says although he has made investments in his home, the value has not gone up because of some of the deteriorating homes in his neighborhood.

"If we don't try to maintain the homes properly now it will bring the value of the homes down more and more...This has to stop," said Douglas.

*The Best
way to save on taxes!
Investors Savings Bank's
Home Equity Credit Line
with an introductory fixed rate.
Available for limited time only.*

In this time of few real tax advantages, Investors Savings brings one of the best to you in the form of our Home Equity Line of Credit, and the advantages may be significant**. In addition, this is a credit line that also brings you the comfort of a **fixed rate** for your choice of 1, 3, or 5 years...and variable-rate payments of only 1% over the prime rate for the life of your loan thereafter.

Best of all, here's the money to do the things you want to do: make home improvements, consolidate debts, pay college tuition, buy a car, or even take a vacation. Take the money and do what you want, buy what you want.

It's a great deal, especially when you consider the savings up front: **NO POINTS, NO APPRAISAL FEE, AND NO APPLICATION FEE.**

Term 15 years	Fixed-Rate 1 year	Fixed-Rate 3 years	Fixed-Rate 5 years	Current variable APR***
Introductory fixed rate (APY)	6.99%	7.49%	7.99%	9.75%
After-tax APR**	4.47%	4.79%	5.11%	6.24%

* Interest is usually tax deductible, please consult your tax advisor.

** The after-tax examples assume a 30% tax bracket; your after-tax advantage may differ from the examples shown.

*** Based on current prime rate of 8.75% + 1% margin.

This program is available only to new equity credit line customers or to those who have no credit line at Investors Savings Bank in the previous 6 months. You may borrow up to \$100,000; your credit line and balance of your first mortgage may not exceed 75% of the value of your house. After the fixed-rate introductory period, the Annual Percentage Rate (APR) of the loan becomes variable and changes to 1% over the prime rate of the life of the loan. Maximum APR is 15%.

Applications are available at your neighborhood Investors' office or call our Loan Origination Department.

1-800-252-8119

Borrow from the best!

**INVESTORS
SAVINGS BANK**

HOME OFFICE:
*249 Milburn Avenue, Millburn
CLARK
58 Westfield Avenue
*Bradford Shopping Center
*Highway 24, PO Box 127
MILBURN, NJ 07043
88 Norwood Avenue, PO Box 526
EAST ORANGE, NJ 07026
27 Prospect Street
FRENKHOLO
*Highway 9 and Adelphi Road
HILLSIDE
*1138 Liberty Avenue
BRIDGEWATER, NJ 08807
34 Union Avenue
1331 Springfield Avenue
1555 Skyway Avenue



LIVINGSTON
893 South Livingston Avenue
271 East North Street
LONG BRANCH
168 Broadway
MILLSBORO
Highway 26 and Valley Drive
MILLSBORO
130 Westfield Avenue
SHREVEPORT
The Mall (Upper Level)
SPRING LAKE
173 Mountain Avenue
Mountain and Morris Avenue
SPRING LAKE HEIGHTS
Highway 71 and Morris Avenue
UNION
277 875 Skyway Avenue
Robert Shopping Center, Route 22

